

REMARKS

Applicants and the undersigned are most grateful for the time and effort accorded the instant application by the Examiner. Applicants respectfully request reconsideration and withdrawal of the rejections presented in the outstanding Office Action.

Rejections under 35 U.S.C. § 103

Claims 1, 2, 5-9, 21-26 and 28-31 stand rejected under § 103(a) as being unpatentable in view of the combination of Rowney et al. (US 5,987,140; “Rowney”) and Kravitz (US 6,029,150; “Kravitz”). Claim 2 stands rejected under § 103(a) as being unpatentable in view of the combination of Rowney and Kravitz, and further in view of Shavit (US 4,799,156; “Shavit”). Claim 21 stands rejected under § 103(a) as being unpatentable in view of the combination of Rowney and Kravitz, and further in view of Rosen (US 5,671,280; “Rosen”). Claim 26 stands rejected under § 103(a) as being unpatentable in view of the combination of Rowney and Kravitz, and further in view of Fox et al. (US 6,560,581; “Fox”). Finally, Claim 30 stands rejected under § 103(a) as being unpatentable in view of the combination of Rowney and Kravitz, and further in view of Shavit. Applicants respectfully disagree and request reconsideration and withdrawal of the present rejections.

Based on the Supplemental Office Action dated May 3, 2012, Applicants acknowledge the Office’s intended citation of Kravitz as a secondary reference in rejecting Claims 1, 2, 5-9, 21-26 and 28-31, instead of Sosa et al. (US 7,814,018;

“Sosa”), which itself had been mistakenly cited in the Office Action dated March 12, 2012.

Applicants incorporate their remarks directed to Rowney, submitted on June 28, 2011, by reference here, as well as those submitted on December 14, 2011. Again, Applicants respectfully submit that, as best understood, Rowney at the very least fails to teach or suggest “...wherein the user need only communicate with the certified trusted third party on the first network link to complete an entire transaction.” (as claimed by instant Claim 7. To the contrary, Rowney specifically teaches communications between users and merchants. (Rowney, Abstract: “Secure transmission of data is provided from a customer computer system to a merchant computer system...”). Similar shortcomings are noted with respect to a comparison of the teachings of Rowney with Claims 1, 24, 25 and 31.

It is further submitted that Kravitz does not make up for the deficiencies of Rowney with respect to Claims 1, 7, 24, 25 and 31. At the very least, Applicants respectfully submit that Rowney and Kravitz, whether considered alone or in combination, do not teach or suggest an arrangement where only a given party knows or can access an identity of one or more users, or one or more merchants do not know an identity of one or more users, or a user need only communicate with a certified trusted third party on a network link, when properly construed in light of the specification. As the Examiner is no doubt aware that “[a]lthough the PTO emphasizes that it [is] required to give all claims their broadest reasonable construction...[The Federal Circuit] has instructed that any such construction be consistent with the specification, and that the

claim language should be read in light of the specification as it would be interpreted by one of ordinary skill in the art.” *In re Suitco Surface, Inc.*, p. 8 (Fed. Cir. April 14, 2010) (available at <http://www.cafc.uscourts.gov/images/stories/opinions-orders/09-1418.pdf>) (internal quotations and citations omitted) (emphasis in original). “The broadest-construction rubric coupled with the term “comprising” does not give the PTO an unfettered license to interpret claims to embrace anything remotely related to the claimed invention. Rather, claims should always be read in light of the specification and teachings in the underlying patent.” *Id.*

In view of the foregoing, it is respectfully submitted that independent Claims 1, 7, 24, 25 and 31 fully distinguish over the applied art. By virtue of dependence from Claims 1, 7 and 25, it is respectfully submitted that Claims 2, 5, 6, 21-23, 26 and 28-30 similarly distinguish.

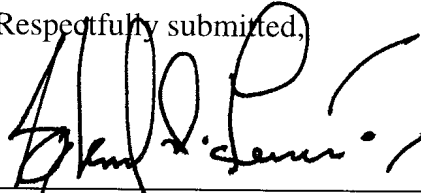
Request for Interview

Applicants are including an Applicant Initiated Interview Request Form and respectfully request the courtesy of a telephone interview prior to issuance of a further Office Action.

Conclusion

In summary, it is respectfully submitted that the instant application is presently in condition for allowance. A Notice of Allowance is hereby earnestly solicited. If there are any further issues in this application, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,



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